A M E N D M E N T S   T O   T H E   S P E C I F I C A T I O N

Please replace the paragraph beginning on page 21, line 22 and ending on page 22, line 5 with the following amended paragraph marked up to show changes made relative to the immediate prior version:

As one example of how a scoring system might be used for a financial account (assumed to be a loan account for purposes of this example), the following variables might be used to determine a score for a customer having or associated with the account, the score being indicative of a propensity of the customer to payoff the financial account: (1) average balance reduction over three months of the account; (2) change of credit usage in last six months; (3) contract amount at cutting point; (4) customer age at cutting month; (5) difference between number of balance increases during previous six months and number of balance decreases during previous six months; (6) job type associated with the customer; (7) minimum of credit usage in last three months; (8) number of loans taken in observation period or window (e.g., three months, six months); ~~(8) variation of Lender Exchange number during previous six months;~~ and (9) variation of Lender Exchange amount during previous six months. For an entity providing a loan or other to a customer, a Lender Exchange amount for the customer reflects the total amount of loans from other lenders other than the entity provided to the customer. The LE number represents the number of loans provided to the customer by the other lenders.

Please replace the paragraph beginning on page 22, line 19 and ending on page 22, line 28 with the following amended paragraph marked up to show changes made relative to the immediate prior version:

Information regarding the ~~fourteen~~ variables may be received during the step 102 and/or the step 104 or derived from the information and other data received during the step 102 and/or 104. The information and other data regarding the ~~fourteen~~ variables also may be received for a time period prior to the current implementation of the step 106. Thus, the method 100 may use data regarding an accounts and/or a customer generated over time to predict what the customer will do with the account in the future. For purposes of this example, data will be calculated relative to a cutting point. In general, any previously generated or available data for an account

and/or customer may be used. For purposes of the following example, information from as early as six months before the cutting point may be used for some variables.

Please replace the paragraph beginning on page 32, line 2 and ending on page 32, line 10 with the following amended paragraph marked up to show changes made relative to the immediate prior version:

As illustrated by the previous chart, some weights may be equal to zero. A zero weight may be indicative of a lack of statistical significance of the weight's associated variable. Since each of the ~~fourteen~~ variables will have one of their categories or bands equal to one and the rest equal to zero, the score for the variables may be equal to the total of the weights corresponding to each non-zero category variable. In some embodiments, one or more category variables illustrated in Table 1 may have a non-zero value but the category variable(s) may not be used to compute the score. For example, in some embodiments, only the category variables D1JOB11 and D4JOB11 may be used from the job type variable category.

Please replace the paragraph beginning on page 38, line 10 and ending on page 38, line 16 with the following amended paragraph marked up to show changes made relative to the immediate prior version:

Information regarding the ~~eleven~~ variables may be received during the step 102 and/or the step 104 or derived from the information and other data received during the step 102 and/or 104. The information and other data regarding the ~~nine~~ variables also may be received for a time period prior to the current implementation of the step 106. Thus, the method 100 may use data regarding an accounts and/or a customer generated over time to predict what the customer will do with the account in the future.